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Attorney for Debtors
Sheldon Irving Hirsch and
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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

In Re:

Bk. No. 14-25618-B-13J
DC No. DJC-12

Sheldon Irving Hirsch,
Melanie Meilan Hirsch,

Declaration of Melanie Meilan Hirsch in
Support of Motion to Confirm First
Modified Chapter 13 Plan

Date: August 7, 2018
Time: 1:00PM
Place: US Bankruptcy Court, Courtroom
33, 6th floor, 501 I Street, Sacramento, CA
95814
Judge: Hon. Christopher D. Jaime

Debtors

I, Melanie Meilan Hirsch, state and declare as follows:

1. I am one of the debtors in the above-captioned case.
2. I request that the Court confirm our first modified Chapter 13 plan. We propose an decreased trustee payment of \$2,198.00 per month. Our First Modified Plan reflects both our current income and expenses. As of June 25, 2018, we have paid \$105,698.00 to the Chapter 13 trustee. Forty-eight (48) months have elapsed in the plan. Commencing with the trustee payment due June 25, 2018, we shall pay \$2,198.00 per month for twelve (12) months, for a total plan length of sixty (60)

1 months. Additionally, on July 25, 2018, which is month 50 of the plan, we shall pay
2 a lump sum of \$11,500.00 into the plan. I have a wealthy uncle who has agreed to
3 gift me this amount in order to help me with my bankruptcy. The percentage to be
4 paid to unsecured claims is still 0%.

5
6 3. We modify our plan in order to pay the claim of BSI Financial, Inc. inside the
7 Chapter 13 plan as a Class 1 claim. Also, to surrender the 2002 Acura NDX sport
8 utility 4DR which is collateral for Prime Time Auto. Our plan also reflects our current
9 monthly income and living expenses. Since we filed bankruptcy, we have divorced
10 and are no longer living together.

11
12 4. We have discussed our first modified plan with our attorney.

13 a. The Plan represents the best terms that we can prudently offer to the
14 Court.

15 b. After a considered review of our amended Schedules I and J, I can
16 affirm that:

17 Our average monthly net income is: \$9,845.50

18 Our average monthly expenses are: \$7,648.00

19 This produces a net disposable income of: \$2,197.50

20 We are proposing a monthly Chapter 13 payment of: \$2,198.00

21 We have re-analyzed our budget and have filed an amended budget with the
22 Court. As a result, we have net monthly disposable income of \$2,198.00 per
23 month.

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1 5. We have proposed this First Modified Plan in good faith and without any intent
2 to deceive or misrepresent.

3
4 6. We have paid any and all fees or charges required by the Court to be paid.

5 7. Our scheduled real property (residence and rental house) listed on Schedule A
6 were scheduled with no equity. Our scheduled assets on Schedule B total \$6,725.00
7 after scheduled liens, and we have exempted \$10,487.00 of our assets which we are
8 informed and believe is the total amount of exempt property available to us.
9

10 8. The terms of our First Modified Plan provide for the treatment of each secured
11 debt that we owe.

12 9. After carefully reviewing our finances, we feel we will be able to make the
13 payments required by our first modified Chapter 13 plan and comply with the other
14 terms and conditions of the plan.
15

16 10. We have no domestic support obligations.

17 11. We have filed all tax returns that have been required to be filed for the four
18 years preceding the filing of our case.
19

20 12. We respectfully request confirmation of our first modified chapter 13 plan.

21 I declare under penalty of perjury under the Laws of the State of California that
22 the foregoing is true and correct and that this declaration was executed on June 25,
23 2018.
24

25 
26 Melanie Meilan Hirsch
27
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